

Information to identify the case:

Debtor 1 **Scott Edward Kestner**
 First Name Middle Name Last Name

Debtor 2 **Misti Dawn Kestner**
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Texas**

Case number: **20-41435-elm7**

Social Security number or ITIN **xxx-xx-0186**
 EIN **-----**
 Social Security number or ITIN **xxx-xx-6410**
 EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Scott Edward Kestner

Misti Dawn Kestner

8/12/20

By the court: Edward L. Morris
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Northern District of Texas

In re:
 Scott Edward Kestner
 Misti Dawn Kestner
 Debtors

Case No. 20-41435-elm
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0539-4

User: admin
 Form ID: 318

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 Total Noticed: 52

Date Rcvd: Aug 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2020.

db/jdb +Scott Edward Kestner, Misti Dawn Kestner, 446 Mesa Ridge, Decatur, TX 76234-5298
 18952762 #+Alltran Financial, PO Box 610, Sauk Rapids, MN 56379-0610
 18952766 +Big Ds Buildings, 3962 S. US Hwy 287, Decatur, TX 76234-5074
 18952767 +Bridgeport Equipment Services, PO Box 1418, Bridgeport, TX 76426-1418
 18952769 Caterpillar Financial, PO Box 6403, Sioux Falls, SD 57117-6403
 18952774 +County Court At Law No. 2 Wise County, 1007 13th St No. 109, Bridgeport, TX 76426-3173
 18952775 +Dedicated Commercial Recovery Inc, 1970 Oakcrest Ave., Ste. 217, Saint Paul, MN 55113-2624
 18952782 +First State Bank of Chico, 201 S Weatherford St, Chico, TX 76431-2439
 18952784 +GC Services Limited Partnership, PO Box 865, Houston, TX 77001-0865
 18952789 Millennium Collections Corporation, P.O. Box 6899, Vero Beach, FL 32961-6899
 18952790 +Nationwide Credit, Inc., P.O. Box 15130, Wilmington, DE 19850-5130
 18952791 +Ocwen Loan Servicing, LLC, 1661 Worthington Road, Ste. 100, West Palm Beach, FL 33409-6493
 18952795 PHH Mortgage Co, 3000 Leadenhall Rd, Mount Laurel, NJ 08054
 18952796 +Quality Carriers, 700 Minton Road, Fort Worth, TX 76179-5603
 18952797 +Quality Distribution Inc., 1208 East Kennedy Blvd, Suite 132, Tampa, FL 33602-3506
 18952798 #+Rausch Strum, 8691 W Sahara Ave Ste 210, Las Vegas, NV 89117-4811
 18952799 +Richard E Clark, 3030 S. Gessner Suite 200, Houston, TX 77063-3733
 18952806 +The DeGrasse Law Firm, 1800 Bering Dr., Suite 1000, Houston, TX 77057-3169
 18952808 +USDOE-GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
 18952809 +Wise County Tax Assessor, 404 W. Walnut, Decatur, TX 76234-1372

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QMDGARNER.COM Aug 14 2020 04:43:00 Marilyn Garner, Law Offices of Marilyn D. Garner,
 2001 E. Lamar Blvd., Suite 200, Arlington, TX 76006-7347
 cr +EDI: RMSC.COM Aug 14 2020 04:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 18952764 EDI: AMEREXPR.COM Aug 14 2020 04:43:00 American Express, P.O. Box 0001,
 Los Angeles, CA 90096-8000
 18952763 +EDI: BECKLEE.COM Aug 14 2020 04:43:00 American Express, Attn: General Bankruptcy Dept.,
 16 General Warren Blvd., Malvern, PA 19355-1245
 18952765 +EDI: AMEREXPR.COM Aug 14 2020 04:43:00 Amex, Correspondence-Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 18952768 +EDI: CAPITALONE.COM Aug 14 2020 04:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 18952771 +EDI: CITICORP.COM Aug 14 2020 04:43:00 Citibank, Attn: Recovery-Centralized Bankruptcy,
 Po Box 790034, St Louis, MO 63179-0034
 18952772 EDI: CITICORP.COM Aug 14 2020 04:43:00 Citibank, Centralized Correspondence,
 P.O. Box 6077, Sioux Falls, SD 57117-6077
 18952773 +EDI: WFNNB.COM Aug 14 2020 04:43:00 Comenity Bank - Bealls, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 18952776 E-mail/PDF: DellBKNNotifications@resurgent.com Aug 14 2020 01:33:50
 Dell Financial Services LLC, Attn: President-CEO, Po Box 81577, Austin, TX 78708
 18952777 EDI: DISCOVER.COM Aug 14 2020 04:43:00 Discover Financial, Attn: Bankruptcy Department,
 Po Box 15316, Wilmington, DE 19850
 18952778 E-mail/Text: merchantsupportmanager@expansioncapitalgroup.com Aug 14 2020 01:26:54
 Expansion Capital, 5020 S. Broadband Ln Suite 100, Sioux Falls, SD 57108
 18952780 +EDI: AMINFOFP.COM Aug 14 2020 04:43:00 First PREMIER Bank, Attn: Bankruptcy,
 Po Box 5524, Sioux Falls, SD 57117-5524
 18952779 EDI: AMINFOFP.COM Aug 14 2020 04:43:00 First Premier Bank, P.O. Box 5529,
 Sioux Falls, SD 57117-5529
 18952781 +EDI: FSAE.COM Aug 14 2020 04:43:00 First Source Advantage, 205 Bryant Woods South,
 Buffalo, NY 14228-3609
 18952783 +EDI: FSAE.COM Aug 14 2020 04:43:00 Firstsource Advantage, LLC, 205 Bryant Woods South,
 Buffalo, NY 14228-3609
 18952786 +E-mail/Text: bankruptcy.notices@hdfs1.com Aug 14 2020 01:29:04 Harley Davidson Financial,
 Po Box 22048, Carson City, NV 89721-2048
 18952787 EDI: HY11.COM Aug 14 2020 04:43:00 Hyundai Motor Finance, P.O. Box 7160,
 Pasadena, CA 91109-7160
 18952788 EDI: IRS.COM Aug 14 2020 04:43:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 18952770 EDI: JPMORGANCHASE Aug 14 2020 04:43:00 Chase Card Services, Attn: Bankruptcy,
 Po Box 15298, Wilmington, DE 19850
 18952792 E-mail/Text: patricia_lewis@ooida.com Aug 14 2020 01:28:02 Owner-Operator Services, Inc.,
 P.O.Box 1000, Grain Valley, MO 64029-1000
 18952785 E-mail/Text: goalrealignment@payoff.zendesk.com Aug 14 2020 01:26:47 Happy Money,
 3200 Park Center Drive, 8th Floor, Costa Mesa, CA 92626
 18952960 +EDI: PRA.COM Aug 14 2020 04:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 18952793 +E-mail/Text: goalrealignment@payoff.zendesk.com Aug 14 2020 01:26:47 Payoff, inc.,
 3200 Park Center Dr Ste, Costa Mesa, CA 92626-7163
 18952794 +EDI: RMSC.COM Aug 14 2020 04:43:00 Paypal Credit, P.O. Box 105658,
 Atlanta, GA 30348-5658

District/off: 0539-4

User: admin
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Total Noticed: 52

Date Rcvd: Aug 13, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

18952800	E-mail/Text: Bankruptcy@stearnsbank.com	Aug 14 2020 01:27:00	Stearns Bank, 9225 E Shea Blvd, Scottsdale, AZ 85260
18952801	+EDI: RMSC.COM	Aug 14 2020 04:43:00	Syncb-Nautilus, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
18952802	+EDI: RMSC.COM	Aug 14 2020 04:43:00	Syncb-NewEgg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
18952803	+EDI: RMSC.COM	Aug 14 2020 04:43:00	Synchrony Bank-Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
18952804	+EDI: RMSC.COM	Aug 14 2020 04:43:00	Synchrony Bank-Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
18952805	+EDI: RMSC.COM	Aug 14 2020 04:43:00	Synchrony Bank-Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
18952807	EDI: USBANKARS.COM	Aug 14 2020 04:43:00	US Bank-RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201

TOTAL: 32

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2020 at the address(es) listed below:

Marilyn Garner mgarner@ecf.axiosfs.com;kkelly@marilyndgarner.net;courtdoc@marilyndgarner.net
Nicholas M Wajda on behalf of Debtor Scott Edward Kestner nick@recoverylawgroup.com,
3606@notices.nextchapterbk.com;r47098@notify.bestcase.com
Nicholas M Wajda on behalf of Joint Debtor Misti Dawn Kestner nick@recoverylawgroup.com,
3606@notices.nextchapterbk.com;r47098@notify.bestcase.com
United States Trustee ustpregion06.da.ecf@usdoj.gov

TOTAL: 4